

THE WIND



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From the MOMA Board of Directors

Greetings from the Board!

As the saying goes, "Happy fall, y'all!" It's that time of year when our snowbirds begin returning and children are back in school. With that in mind, we would like to remind everyone to please follow the posted speed limit. Children will be walking to and from the school buses, so please pay special attention and slow down. As always, please be mindful of the wildlife in our community, too.

MI Homes –

Amberwood Phase Two

Construction has begun on Phase Two of MI Homes' Amberwood development. This phase will bring 142 single-family homes to the neighborhood.

DRB Development

DRB expects to begin construction of 66 homes in September or October. This neighborhood will be named Meadow Oaks Residential Community Association. These homes will also be single-family homes.

The addition of these homes remains within the original plan for Meadow Oaks when the community was established.

Pool Equipment Cover

The cover for the pool equipment has been completed. This cover is expected to significantly extend the life of the pool equipment while also improv-

ing its operating efficiency.

If you notice a problem in the community, please use the following contacts:

- Emergency situations: Call 911 immediately.

- Non-emergency situations: Call 727-847-8102 (Option 7) to reach dispatch. This line operates 24/7; you may need to let it ring several times.

- Potholes: Call 727-847-2411 (Pasco County main number). The operator will direct your call or take your report. You may also use the MyPasco app.

- Streetlight outages: Contact Withlacoochee River Electric at 727-868-9465.

Please provide the address and the pole number located on the light.

- Contact information for MOMA Board Members and Village Presidents can be found in *The Wind*. Please do not use social media to contact Board members.

The Meadow Oaks landline number is 727-856-6426. General Meadow Oaks Master Association information, along with the community calendar and copies of *The Wind*, is available on our website:

<https://meadowoaksmasterassociation.com>

Thank you for being great neighbors in a great community.

Meadow Oaks Blood Drive

Wednesday, September 23rd • 1 - 6 pm

Benefits & Eligibility of Blood Donation

- 1 donation can save up to 3 lives within 72 hours

- Men that donate 2x a year can reduce their risk of a heart attack/stroke by up to 80% over their lifetime.

- All donors have access to learn their blood type within days after donating (the only FREE way to find out your blood type)

- Donating blood can balance iron levels for those who have excess iron

- Blood donation stimulates blood cell production – continuous cell renewal rejuvenates your circulatory tract.

- Blood donation burns excess calories

- All donors receive a FREE health screening

- All donors blood gets tested for infectious disease and can catch hidden issues early

- Every 2 seconds someone needs blood; 1 in 3 people will need a

transfusion

- Only 3% of the eligible population donates

- Eligible age to donate – 16 years and older (no age limit as long as donor passes wellness check-up)

- Prescription medications do not always/automatically disqualify a potential donor

- Potential donors are eligible after getting a tattoo/piercing after 3 weeks if done by a professional

DONATE BLOOD

Meadow Oaks
Wednesday, September 23
1:00 PM - 6:00 PM

All donors receive*:
- \$20 eGift Card
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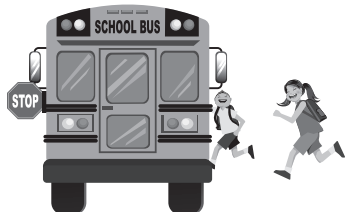
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School Buses are On the Road



A Note From the

HOA President of the Reserve:

Residents... The school year has begun and with that there are now school buses with stops in our neighborhoods including one just outside of the Reserve gate.

For those who drive or pick up their children from that stop, I ask that you please be considerate of the residents who live there when parking and waiting for the bus. When arriving, please pull forward on Fairwinds to just beyond the bench we have put there

for the kids. The gate exit (and entrance) should never be blocked on either side as it is the only way in and out of our community for residents and emergency vehicles.

Thank you for your cooperation.

MOMA Board of Directors

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813-416-7144

John Crouse - Vice President
612-961-8479

Ed Kuss - Treasurer
716-387-2989

Julie Toske - Secretary
715-579-3116

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Clubhouse & Related Info

SCHEDULING MEETINGS

To schedule a meeting at the clubhouse, please send an email to meadowoaksbod@gmail.com. A MOMA representative will get back with you to set the date.

RENTING THE CLUBHOUSE

If you are interested in renting the clubhouse, send an email to: meadowclubhouse@gmail.com as soon as you know your date so that it can be reserved for you and added to the community calendar. The rental fee is \$200, payable by check or money order to MOMA. There is also a \$500 refundable cleanup deposit required. The clubhouse can only be used for personal use of Meadow Oaks residents.

A NOTE FROM THE WIND EDITORS

The *Wind* editors would like to thank everyone for their monthly submissions. While they help to advertise events happening within Meadow Oaks, they also provide valuable information and cohesiveness in the community. As a reminder, **all submissions are due by the 15th** of the month and should be sent to

thewindmo@gmail.com to ensure that proofing and printing deadlines can be met.

KEY FOB INFORMATION

Key fobs are needed to access the entrance to the clubhouse, pool, and tennis courts. If you are new to the Meadow Oaks Community, at the time of your appointment you will receive general information about the community and a tour of the recreation areas. If you would like a fob to use the community amenities, please send an email to: meadowoaksfob@gmail.com

Please do not give your fob to the people you sold your home to. If you are a new homeowner and received your fob this way, please report it so that we can get the correct information attached to the fob.

If you lose your fob, or find a fob, please report it to the above email address. If your fob is lost or damaged, you may get a new one for \$25.

If you need help with a fob for The Reserve gate, please contact Gail Dashner at Sentry Management, gdasher@sentrymgt.com

Launch of New Neighbors Helping Neighbors Newsletter section

As requested, we are happy to announce a new section for our monthly newsletter (*on page 6*). The purpose of this section is to match needs to abilities for residents of the communities within Meadow Oaks.

In order to get us started there are a few ground rules that will govern the section:

Allowed submissions:

1. Generally any unpaid services. Do you need rides to an appointment? Or the airport? Babysitting? Dog Sitting? Temporary assistance after hospital stays? Meal prep? Forming special interest groups within the community?

Disallowed submissions: 1. If you own your own business, you may not advertise here, as you



would be in direct competition with our paying sponsors of the newsletter whose ads keep our newsletter free.

2. Fees will not be printed.

3. No illicit activities or groups.



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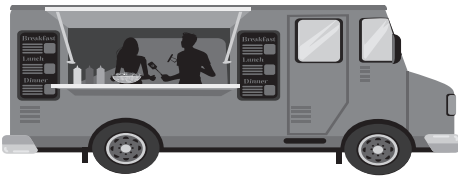
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DID YOU KNOW?



FOOD TRUCKS!

at the Meadow Oaks Clubhouse on the 1st & 3rd Thursday of the Month....

Did you know there are food trucks making an appearance at the Meadow Oaks Clubhouse on the 1st and 3rd Thursdays of the month from 5-9 pm? Let our local vendors keep you out of

the kitchen during those hot summer and fall days!

Here is September's lineup:

Sept 3: *Big Worley's BBQ and Burgers* 5-9 PM

Sept 17: *Taste of Boriqua* (Puerto Rican & Spanish Caribbean comfort food) 5-9 PM

MOET Committee Looking For Volunteers

Do you have a great idea for a fun activity for our community?

Do you have ideas on improving activities that have been held in the past?

Tired of sitting home evenings watching TV?

Want to make new friends and feel a part of something?

Join MOET (Meadow Oaks Entertainment Team).

The committee is always looking for fresh ideas.

**Come to the next meeting on
October 6 at 6:15, and be heard!**



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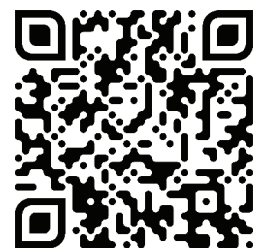


Laura Ruiz, MD is a board-certified Family Medicine physician who's passionate about helping older adults protect their health, independence, and quality of life through proactive, personalized primary care.

Dr. Ruiz earned her medical degree from the Universidad de Ciencias Médicas de La Habana and completed her Family Medicine residency at Texas Tech University, where she deepened her commitment to prevention, chronic disease management, and clear communication.

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Ongoing Weekly Activities

• **JUICE YOUR JOINTS, Monday, Wednesday and Fridays 9-10 AM.** Workout with Leslie Sansone video. This is a low to moderate intensity workout with no floor exercise.

• **YOGA with Cindy Monastar, Mondays 10-11 AM. ON SUMMER BREAK.** Sponsor: Gelsa Staley text to 727-597-0573.

• **YOGA with Lori Ann Lynde, Wednesdays 5-6 PM.**

• **SEW CRAFTY, Wednesdays 6:15 PM.** Sponsor: Mary Maloney text to 708-642-4405.

• **ADULT WATER VOLLEYBALL, Wednesdays and Fridays 1-3 PM.** Group communication is through TEAM REACH app. Please download the app and sign up with code: movolleyball. Sponsor: Billy Bob.

• **"HAND AND FOOT" CARDS, Mondays 6:30 PM.** Sponsor: funnybunnie70@yahoo.com.

• **DEALER'S CHOICE POKER, Tuesdays 6-8:30 PM** Quarter Ante. Sponsor: P.J. O'Connor 727-457-2772.

• **ADULT PICKLEBALL, Tuesdays, Thursdays, Saturdays and Sundays 6:30 PM** (All Levels) Sponsor: Lu Brown 727-514-1099.

• **DOMINOS, Tuesdays 1 PM.** No Sponsor.

• **RUMMIKUB, Thursdays 1 PM.** No Sponsor.

• **TEXAS HOLDEM, Fridays 1-4 PM.** Bunny 727-580-0872.

Join in the Fun!

Fall Into Activities & Meet Neighbors

Mark Your Calendars in September

-Thursday September 10, Woodview Village
BOD meeting 7-8:30 PM

-Friday September 11, Bingo 7 PM

-Monday September 14, Yoga Resumes 10-11 AM

-Thursday September 24, Bingo 7 PM

in October

Tuesday October 6. MOET meeting

Friday October 9, Bingo 7 PM

Thursday October 22, Bingo 7 PM

-Saturday October 24, Halloween Party 6-10 PM (*Adults only*)

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Paint & Pour Party Coming in November!

Save the Date: November 20, 2026

Have you ever wanted to attend a Paint and Pour party or even wondered what one was all about? Here's your invitation to come out on November 20, 2026 and see what it's all about. The theme will be Christmas. All supplies will be included in the price, and all you have



to bring is yourself and a bottle of Wine or your choice of beverage. Don't worry about not being artistic, because this will be a fun time.

Who knows, you may surprise yourself and find out you can paint! You could unlock hidden talents and create a picture to adorn your home or provide just the right gift for family or friends. In any event, you are guaranteed to have a memorable time and likely make new friends in the process. *Look for more details in the October Wind.*

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New column already in action!

See page 2 for details and ground rules for all submissions.



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Calling all Mahjong players (and those that would like to be) - NEED - a resident wants to create a group to learn and play Mahjong. She would like to know if there is anyone else in the community who has the game and is familiar with the rules who would like to play it with others. Any interest out there? If so, please respond to Joan at (727) 862-7086.



Baby furniture to spare - NEED - to borrow a portable baby crib from 9/29-10/6. If you are able to help this devoted grandparent, please text Mary at (708) 642-4405

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MEDICAL



How To Simplify Medication Discussions With Your Physician

Effective communication is vital in a good relationship, and that includes the dynamic between seniors and their physicians. According to Caring Senior Service, adults age 65 and older see seven different health care providers each year, and that figure is potentially even higher for the millions of seniors dealing with chronic health issues like diabetes and heart disease.

In addition to seeing multiple physicians in a typical year, seniors are taking a number of medications. According to a February 2026 report on WorldHealth.net, 42 percent of adults 65 and over are taking five or more medications. With so many different doctor relationships to manage and pills to take, it can be easy for seniors to feel a little overwhelmed when the time comes to speak with their physicians. These strategies can help such discussions go smoothly.

• **Prepare a list of your medications and take it with you to each appointment.** It's not uncommon for patients to feel rushed when visiting their doctors, even if they have a years-long and cordial relationship

with those physicians. When patients feel rushed, it's easy to overlook certain things about their health, including which medications they're taking. While some physicians have digital access to a patient's medical history, including which medications a patient is taking, that's not always the case. So seniors are urged to maintain an up-to-date list of their medications, which they can share with their physicians when an appointment begins. This can eliminate any roadblocks to effective communication, including a language barrier or nervousness on the part of patients who feel rushed.

• **Keep a medication diary between doctor visits.** A medication diary can be a helpful asset for any senior who is concerned about overlooking a detail regarding their prescriptions and any side effects that appear while taking them. Use the diary to document any adverse reactions; suspicions about a given medication, including any thoughts about interactions with other medicines; questions about dosage; and additional thoughts or questions about your prescriptions. Take the diary with you to each appointment, perusing it before every visit to remind yourself of any issues you think merit discussion with your doctor.

• **Take a spouse or family member along with you who can act on your behalf or help bridge any communication barriers.** Many adults experience hearing loss and a family member can ensure a doctor's responses are heard loud and clear. Always make sure you know exactly what your doctor's instructions are before acting.



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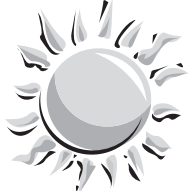
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How to Solve Wordoku Puzzles

You only need logic and patience to solve a wordoku. Simply make sure that each 3x3 square region has only one letter from the word HELIPORT. Similarly, each letter can only appear once in a column or row in the larger grid. Difficulty: Medium.

			P			S	L	E
			T				H	
P		E	O					R
S						E		
	E	L				R	T	
		I						L
I					P	L		T
	T				I			
E	H	O			S			

Wordoku Answers on page 10

If spring and summer are seasons when homeowners focus their renovation energy on outdoor living spaces, that attention shifts back inside upon the arrival of fall. People tend to spend much more time indoors than outside come late fall and throughout the winter. The ambiance inside in fall and winter is notably different, as fewer hours of daylight can darken interior spaces. Finding ways to brighten home interiors can make spaces more inviting in late fall and throughout the winter.

• **Layer with sheer and blackout curtains.** The simplest way to brighten interior spaces is to allow natural light to illuminate them, but that can be difficult in homes with blackout curtains. Blackout curtains are highly effective at keeping light out, but they won't



How to Brighten Interior Spaces

do much to brighten interior spaces in the winter. Layer blackout curtains with sheer curtains so you can still get some privacy but brighten interior spaces with natural light at the same time.

• **Add lighting wherever possible.** The days when interior lighting was limited to floor lamps and overhead fixtures are long gone. Various types of lighting can now be used to brighten interior spaces throughout winter. Recessed lighting is a relatively inexpensive upgrade that can brighten any room in a home at any point in a day. Unlike a traditional overhead fixture where the light emanates from a single source, recessed lighting can be installed in various points in the ceiling so each corner of a room can be lit up. In addition to recessed lighting, under cabinet lighting in kitchens and on bookshelves can brighten spots that traditional fixtures typically fail to illuminate. Layering the lighting so light comes from various sources can create a brighter feel.

• **Use color to your advantage.** Color is another tool that can be used to brighten interior spaces
Interiors continued on page 10



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How Seniors Can Approach Snacking

Snacking is a genuine phenomenon. In fact, it seems nearly every adult reaches for one or more snacks at one point in a typical day.

According to a 2023 review published in the journal *Nutrients*, more than 90 percent of adults in the United States report eating one or more snacks on any given day. A separate study published in the *Journal of the Academy of Nutrition and Dietetics* noted that snacking has been increasing in frequency and volume over the last several decades.

A trip to any grocery store would make consumers' love for snacking readily apparent, as snack foods take up a significant amount of real estate in the average supermarket. While children and young adults may easily burn off extra calories from snacking, metabolism naturally slows down as a person ages. That decline is gradual, but researchers at Duke University note that a person in their 90s needs 26 percent fewer calories than someone in midlife. Seniors who have grown accustomed to snacking over the last several decades may wonder how to approach between-meal eating now that their metabolisms are slowing down. These tips can help seniors navigate those waters in a healthy way.

• **Don't look at snacks as the villain.** Despite the popularity of snacking, it's not uncommon for people to feel as though reaching for a snack is a guilty pleasure. But that's not necessarily the case. The senior health and wellness resource SilverSneakers notes that healthy snacking can be a great way for seniors to ensure they get the recommended daily amounts of protein, fiber, vitamins, and minerals. Many seniors prefer smaller portions during mealtime, so snacking can be a great means to meeting these nutritional requirements.

• **Avoid unhealthy snacks.** Choice of snacks is a notable variable that can make the difference between beneficial snacking and harmful snacking. A recent study published in the *European Journal of Nutrition* found that people who consumed unhealthy snacks like potato chips and cookies had a higher body mass index; more visceral fat, which WebMD notes is the body fat stored deep within the abdominal cavity that wraps around vital organs like the liver and the intestines; and higher levels of triglycerides than people who consumed healthy snacks. Each of those byproducts increase the risk for cardiovascular disease.

• **Choose healthy snacks.** Even seniors who eat nutritious, healthy meals for breakfast, lunch and dinner should reach for equally healthy snacks. That's because unhealthy snacks can negate the effects of healthy meals. SilverSneakers urges seniors to look for snacks with little or no added sugar that contain 250 or fewer calories. In addition, choose items made with whole grains instead of refined grains. High-protein, low-sodium items also make for a healthy snack. Seniors may have dietary restrictions

Snacks continued on next page

Invested retirees need an emergency fund, too



The classic reason to keep an emergency fund -- replacing a paycheck if you lose your job -- disappears in retirement, when Social Security, a pension, or an annuity keeps arriving on schedule. Yet advisors say retirees still need a cash cushion. It simply does a different job.

In retirement, an emergency fund protects your portfolio. When a surprise bill lands -- a new roof, a car to replace, a large out-of-pocket medical cost -- paying it from cash means you are not forced to sell investments at a bad moment. According to Fidelity, selling in a down market locks in losses and shrinks the base your future income depends on. Pulling the money from a traditional IRA can sting too, since a large withdrawal can push up your tax bill.

That is why the familiar "three to six months of expenses" rule often rises for retirees. Some certified financial planners suggest holding closer to one to two years of essential expenses in cash, so an unexpected downturn does not force a sale.

There is a limit, though. Fidelity cautions that holding

Invested continued on 10

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Rice is at home in salads, too

Rice is enjoyed in just about every corner of the globe. Rice can be a healthy component of a person's diet and it is especially beneficial for people who cannot enjoy other grains due to dietary intolerances.

While many people might think of rice as a side dish to meat or fish, rice is the star of the show in this recipe for "Southwestern Rice Salad with Black Beans" from Line+Angles.

Southwestern Rice Salad with Black Beans

For 4 servings

For the salad:

- 1 cup white long-grain rice, rinsed
- 3/4 cup canned sweet corn, drained
- 1 3/4 cups canned black beans, drained

- 2 cups grape tomatoes, rinsed and halved
- 4 green onions, rinsed, trimmed and sliced
- Kosher salt
- Freshly ground black pepper

For the dressing:

- 1 lime, juiced
- 4 tablespoon olive oil
- 1 red chili pepper, trimmed, seeded and finely diced
- 1 small handful fresh cilantro, chopped

To serve:

- 1 lime, sliced into wedges
- 1. **For the salad:** In a medium saucepan, bring 2 cups of lightly salted water to a boil; add rice.
- 2. Reduce heat to low, cover with a lid and cook for 15 to 20 minutes, or until water is absorbed and rice is tender to the bite. Remove from the heat and let cool, still covered, to one side.
- 3. Once the rice has cooled, rinse the sweet corn and black beans in cold water; drain

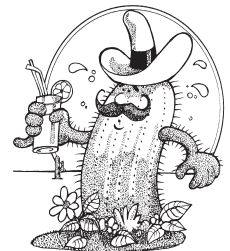
thoroughly.

4. Fluff the rice with a fork before combining with the sweetcorn, black beans, tomatoes, and chopped green onions in a large serving bowl.

5. For the dressing: In a small bowl, whisk together lime juice, 1/2 teaspoon salt and 1/4 teaspoon pepper until salt has dissolved.

6. Whisk in olive oil in a slow, steady stream until incorporated. Stir in the diced chili pepper and chopped cilantro.

7. To serve: Drizzle dressing over the salad and gently toss. Serve with lime wedges on the side for squeezing over.



Enjoy Your Salad!

Snacks *continued*

due to their own unique health histories, so they are encouraged to speak with their physicians about which snacks are right for them. Snacking may have a bad reputation, but choosing healthy snacks can be a great way for seniors to meet nutritional requirements each day.

Invested *continued*

too much cash carries its own cost: it tends to trail inflation, and if the money came from a tax-deferred account, you may have triggered taxes for nothing. And for a truly catastrophic expense, even a healthy cash fund will not be enough -- that is when selling assets or tapping home equity becomes the plan, ideally with an advisor's guidance. The emergency fund is for the surprises in between.

Interiors *continued*

in the winter. If homeowners are reluctant to paint walls with new and brighter colors, then accents can lend rooms a lighter feel. Vibrantly colored throw pillows, blankets and fixtures can create a lighter feel when residents and guests enter a room. Artwork with light colors also can help to brighten interior spaces.

• **Wash the windows.** They are easily overlooked, but dirty windows can block natural light and greatly reduce the amount of light entering a home through the windows. Clean the interior and exterior of your windows prior to winter so any grime that has built up in recent months

and years is not preventing light from entering your home. It can be a challenge to keep interior spaces bright over the winter. But there are many ways homeowners can illuminate interior spaces.

Wordoku Answers

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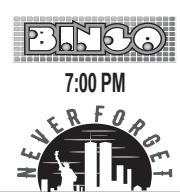
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27 Private Event Adult Pickleball 6:30 PM	28 Juice Your Joints 9:00 AM "Hand & Foot" Cards 6:30 PM Adult Water Volleyball 6 - 8 PM	29 Dominoes 1:00 PM Dealer's Choice Poker 6-8:30 PM Adult Pickleball 6:30 PM	30 Juice Your Joints 9:00 AM Adult Water Volleyball 1-3 PM YOGA 5:00 PM Sew Crafty 6:15 PM			

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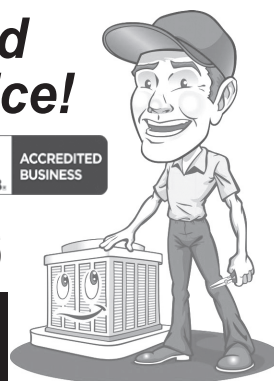
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